

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

| | | |
|-----------------------|------------|------------------------------------|
| IN RE: | | |
| Sheri Lou Cumberledge | Debtor | NO. 17-24288-JAD |
| Sheri Lou Cumberledge | Movant | CHAPTER 13 |
| vs. | | Related to Docs. 88, 90 |
| MidFirst Bank | | Hearing Date: 3/18/20 @ 10:00 a.m. |
| | Respondent | Doc. # 92 |

STIPULATION AND ORDER

AND NOW, come the undersigned parties, by and through their respective counsel, and enter into the following Stipulation:

WHEREAS, Debtor has filed an objection to the Respondent's Notice of Mortgage Payment Change dated December 18, 2019, which increases Debtor's monthly payment from \$694.91 to 855.78 effective February 1, 2020;

WHEREAS, the initial hearing in this matter is scheduled for March 18, 2020;

WHEREAS, Respondent is willing to spread out the escrow shortage over 36 months to reduce the monthly payment increase and resolve the pending objection, but Respondent requires additional time to produce a revised escrow analysis statement with the revised payment figures.

It is therefore Stipulated and agreed as follows:

1. The hearing on Debtor's objection to Notice of Mortgage Payment Change is continued to May 1, 2020 at 11:00 AM at p04 Courtroom D, 54th Floor, U.S. Steel Tower, Pittsburgh.

Consented to by:

/s/ Scott R. Lowden, Esquire

Scott R. Lowden, Esquire
Nicotero & Lowden P.C.
Attorney for Debtor
3948 Monroeville Blvd., Suite 2
Phone: 412-374-7161
Monroeville, PA 15146
niclowlgl@comcast.net

/s/ James C. Warmbrodt, Esquire

James C. Warmbrodt, Esquire
KML Law Group, P.C.
Attorney for Respondent
701 Market Street, Suite 5000
Philadelphia, PA 19106
Phone: 412-430-3594
jwarmbrodt@kmlawgroup.com

It is hereby ORDERED that the parties' Stipulation be and hereby is APPROVED.

Dated 3/17/2020

By the Court,



jsf J.

FILED
3/17/20 9:42 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Sheri Lou Cumberledge
 Debtor

Case No. 17-24288-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dpas
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Mar 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2020.

db +Sheri Lou Cumberledge, 17 Orchard Street, P.O. Box 177, Muse, PA 15350-0177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2020 at the address(es) listed below:

| | | |
|-------------------------------------|---|---|
| David A. Rice | on behalf of Debtor Sheri Lou Cumberledge | ricelaw1@verizon.net, |
| lowdenscott@gmail.com | | |
| James Warmbrodt | on behalf of Creditor | Amerihome Mortgage Company, LLC bkgroup@kmlawgroup.com |
| James Warmbrodt | on behalf of Creditor | MidFirst Bank bkgroup@kmlawgroup.com |
| James Warmbrodt | on behalf of Creditor | Midland Mortgage as servicer for MIDFIRST BANK |
| bkgroup@kmlawgroup.com | | |
| James Warmbrodt | on behalf of Creditor | Cenlar FSB as servicer for AmeriHome Mortgage Company, LLC bkgroup@kmlawgroup.com |
| Jerome B. Blank | on behalf of Creditor | Amerihome Mortgage Company, LLC pawb@fedphe.com |
| Karina Velter | on behalf of Creditor | JPMORGAN CHASE BANK, N.A. amps@manleydeas.com |
| Office of the United States Trustee | | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | | cmecf@chapter13trusteedpa.com |
| Scott R. Lowden | on behalf of Debtor Sheri Lou Cumberledge | niclowlgl@comcast.net |
| Thomas Song | on behalf of Creditor | Amerihome Mortgage Company, LLC pawb@fedphe.com |
| | | TOTAL: 11 |